



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE: TIMOTHY L. SIMMONS
913 SANDY LANE
MARSHALL, MO 65340

Our File Number 060803274C

CONSENT AGREEMENT

It is hereby agreed by Timothy L. Simmons and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to §374.085, RSMo 2000 and is authorized by the director to recommend enforcement action under the laws relating to insurance.

WHEREAS, Douglas M. Ommen is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) whose duties, pursuant to Chapter 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, Timothy L. Simmons ("Simmons") is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division concerning Simmons, which alleges that Simmons had consumers sign blank insurance documents which he subsequently completed with instructions that the consumers neither consented to nor had knowledge of and that Simmons signed the name of another to an application for insurance, or to other documents related to insurance, subjecting him to enforcement action by the Director;

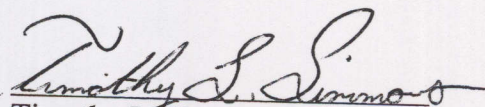
WHEREAS, Simmons has been informed of the nature of his violations, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline his insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that he understands his rights to contest any such actions;

NOW, THEREFORE, in complete settlement of the investigation in File Number 060803274C, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the insurance producer license of Simmons or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Simmons, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of \$500, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo,

such surrender and forfeiture said not to constitute a reportable enforcement action by the Department of Insurance, Financial Institutions and Professional Registration.

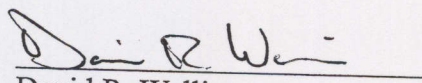
Simmons shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than the date of the signing of this Agreement.

DATED: 1-5-07


Timothy L. Simmons

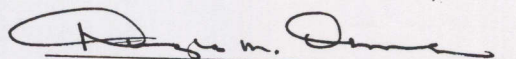
DATED: 01-24-07

CONSUMER AFFAIRS DIVISION


David R. Wallis
Missouri Bar No. 59114
Enforcement Counsel
P.O. Box 690
Jefferson City, MO 65102
573-751-2619

DATED: January 24, 2007

Approved by:


Douglas M. Ommen
Director